

**TRANSMITTAL LETTER TO THE UNITED STATES
DESIGNATED/ELECTED OFFICE (DO/EO/US)
CONCERNING A FILING UNDER 35 U.S.C. 371**

U.S. APPLICATION NO. (if known, see 37 CFR 1.51)

09/869693INTERNATIONAL APPLICATION NO.
PCT/ES98/00336INTERNATIONAL FILING DATE
10 December 1998

PRIORITY DATE CLAIMED

TITLE OF INVENTION

PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME, BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

APPLICANT(S) FOR DO/EO/US

BEN-MIZZIAN, María Cruz; PIANA, Pietro Paolo

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. ☒ This is a **FIRST** submission of items concerning a filing under 35 U.S.C. 371.
2. ☐ This is a **SECOND** or **SUBSEQUENT** submission of items concerning a filing under 35 U.S.C. 371.
3. ☐ This express request to begin national examination procedures (35 U.S.C. 371(f)) at any time rather than delay examination until the expiration of the applicable time limit set in 35 U.S.C. 371(b) and PCT Articles 22 and 39(1).
4. ☒ A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.
5. ☒ A copy of the International Application as filed (35 U.S.C. 371(c)(2))
 - a. ☐ is transmitted herewith (required only if not transmitted by the International Bureau).
 - b. ☒ has been transmitted by the International Bureau.
 - c. ☐ is not required, as the application was filed in the United States Receiving Office (RO/US)
6. ☒ A translation of the International Application into English (35 U.S.C. 371(c)(2)).
7. ☒ Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))
 - a. ☐ are transmitted herewith (required only if not transmitted by the International Bureau).
 - b. ☐ have been transmitted by the International Bureau.
 - c. ☐ have not been made; however, the time limit for making such amendments has NOT expired.
 - d. ☒ have not been made and will not be made.
8. ☐ A translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. ☒ An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)) (unsigned)
10. ☐ A translation of the annexes to the International Preliminary Examination Report under PCT Article 36(35 U.S.C. 371(c)(5)).

Items 11. to 16. below concern document(s) or information included:

11. ☐ An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12. ☐ An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
13. ☒ A FIRST preliminary amendment.
☐ A SECOND or SUBSEQUENT preliminary amendment.
14. ☐ A substitute specification.
15. ☐ A change of power of attorney and/or address letter.
16. ☒ Other items or information: Petition for revival of unintentionally abandoned application, postcard receipt

EXPRESS MAIL LABEL NO. EL 740157442 US

U.S. APPLICATION NO. (If known, use)
37 C.F.R. 1.53) **09/869693**

INTERNATIONAL APPLICATION NO.
PCT/ES98/00336

ATTORNEY'S DOCKET NUMBER
8050-9

JC-18 Rec'd PCT/PTO 03 JUL 2001

17. [X] The following fees are submitted:

BASIC NATIONAL FEE (37 CFR 1.492(a)(1)-(5)):

Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO and International Search Report not prepared by the EPO or JPO \$1000.00

International preliminary examination fee (37 CFR 1.482) not paid to USPTO but International Search Report prepared by the EPO or JPO..... \$860.00

International preliminary examination fee (37 CFR 1.482) not paid to USPTO but international search fee (37 CFR 1.445(a)(2)) paid to USPTO..... \$710.00

International preliminary examination fee paid to USPTO (37 CFR 1.482) but all claims did not satisfy provisions of PCT Article 33(1)-(4) \$690.00

International preliminary examination fee paid to USPTO (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(1)-(4) \$100.00

ENTER APPROPRIATE BASIC FEE AMOUNT =

CALCULATIONS PTO USE ONLY

\$860.00

Surcharge of \$130.00 for furnishing the oath or declaration later than [] 20 [] 30 months from the earliest claimed priority date (37 CFR 1.492(e)).

\$

CLAIMS

NUMBER FILED

NUMBER EXTRA

RATE

Total claims

28-20 =

8

X \$18.00

\$144.00

Independent claims

2-3 =

0

X \$80.00

\$

MULTIPLE DEPENDENT CLAIM(S) (if applicable)

+ \$270.00

\$

TOTAL OF ABOVE CALCULATIONS =

\$1004.00

Reduction by 1/2 for filing by small entity, if applicable. A Small Entity Statement must also be filed (Note 37 CFR 1.9, 1.27, 1.28).

\$502.00

SUBTOTAL =

\$502.00

Processing fee of \$130.00 for furnishing the English translation later than [] 20 [X] 30 months from the earliest claimed priority date (37 CFR 1.429(f)).

+

\$130.00

TOTAL NATIONAL FEE =

\$632.00

Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property

+

\$

TOTAL FEES ENCLOSED =

\$632.00

Amount to be:
refunded

\$

Charged

\$

a. [X] A check in the amount of \$ 1252.00 to cover the above fees (and petition fee of \$620.00) is enclosed.

b. [] Please charge my Deposit Account No. 50-0951 in the amount of \$.00 to cover the above fees. A duplicate copy of this sheet is enclosed.

c. [X] The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 50-0951. A duplicate copy of this sheet is enclosed.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

Robert J. Sacco

Akerman, Senterfitt & Eidson, P.A.

Post Office Box 3188

West Palm Beach, FL 33402-3188

SIGNATURE

Robert J. Sacco / Mark D. Passler

NAME

35,667 / 40,764

REGISTRATION NUMBER

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of BEN-MIZZIAN et al.

Application No.

Examiner:

Filed: (Herewith)

Group Art Unit:

For: PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME,
BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER
NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

PRELIMINARY AMENDMENT

Box PCT
Commissioner for Patents
Washington, D.C. 20231

Sir:

Prior to examination on the merits, please amend the above-identified
application as follows:

IN THE CLAIMS:

Please amend the claims as follows:

1 7. (Amended) Process, according to claim 5, characterized in that the said money
2 electronic loading is carried out at any moment before the connecting through the
3 network with the payee's computer equipment (2).

1 10. (Amended) Process, according to claim 1, characterized in that the said
2 temporary memory means (10) are withdrawable and packtype.

1 17. (Amended) System, according to claim 13, characterized in that the payer's
2 temporary memory unit (10) is withdrawable and packtype.

1 19. (Amended) System, according to claim 13, characterized in that the said
2 temporary memory unit is built in the payer's computer (1).

1 25. (Amended) System, according to claim 20, characterized in that the payer's
2 temporary memory unit (20) is withdrawable and packtype.

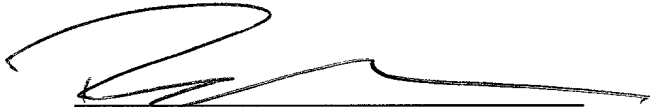
3
T00T50" E6969860
REMARKS

The foregoing Preliminary Amendment is made to present alternative definitions of the invention. No new matter is added. Examination on the merits is respectfully requested.

Respectfully submitted,

Date: _____

7/3/01



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Registration No. 35,667
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Docket No. 8050-9

09/869693

JC18 Rec'd PCT/PTO 03 JUL 2001

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of BEN-MIZZIAN et al.

Application No.

Examiner:

Filed: (Herewith)

Group Art Unit:

For: PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME,
BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER
NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

ATTACHMENT TO PRELIMINARY AMENDMENT SHOWING MODIFICATIONS

Box PCT
Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §1.121, amendments to the claims are set
forth below.

IN THE CLAIMS:

1 7. (Amended) Process, according to claim 5 [or 6], characterized in that the said
2 money electronic loading is carried out at any moment before the connecting
3 through the network with the payee's computer equipment[s] (2).

1 10. (Amended) Process, according to claim 1 [any of the preceding claims],
2 characterized in that the said temporary memory means (10) are withdrawable and
3 packtype.

1 17. (Amended) System, according to claim 13 [any of the claims 13 to 16],
2 characterized in that the payer's temporary memory unit (10) is withdrawable and
3 packtype.

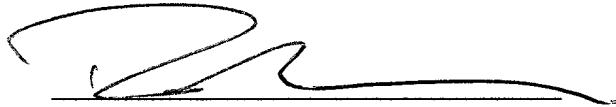
1 19. (Amended) System, according to claim 13 [or 14], characterized in that the
2 said temporary memory unit is built in the payer's computer (1).

1 25. (Amended) System, according to claim 20 [any of the claims 20 to 24],
2 characterized in that the payer's temporary memory unit (20) is withdrawable and
3 packtype.

Respectfully submitted,

Date:

7/3/01



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Docket No. 8050-9

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME,
BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER
NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

the specification of which (check only one item below):

- ☐ is attached hereto.
- ☐ was filed as U.S. Patent Application Serial Number _
on _,
as amended on _ (if applicable).
- ☒ was filed as a PCT international application number PCT/ES98/00336 on
December 10, 1998, as amended under PCT Article 19 on _ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the applications for which priority is claimed:

PRIOR FOREIGN PATENT APPLICATION(S) AND ANY PRIORITY CLAIMED UNDER 35 U.S.C. §119:

COUNTRY (If PCT Indicate PCT)	APPLICATION NUMBER	DATE OF FILING (Day, Month, Year)	PRIORITY CLAIMED UNDER 35 USC 119
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

(Includes Reference to PCT International Applications)

ATTORNEY DOCKET NUMBER
8050-9

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations §1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application.

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. 120:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NUMBER	U.S. FILING DATE	PATENTED	ABANDONED	PENDING

PCT APPLICATIONS DESIGNATING THE U.S.

PCT APPLICATION NUMBER	PCT FILING DATE	U.S. SERIAL NUMBERS			
PCT/ES98/00336	DECEMBER 10, 1998				

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith: J. Rodman Steele, Jr., Registration No. 25,931; Gregory A. Nelson, Registration No. 30,577; Joseph W. Bain, Registration No. 34,290; Robert J. Sacco, Registration No. 35,667; Mark D. Passler, Registration No. 40,764; Stanley A. Kim, Registration No. 42,730; Steven M. Greenberg, Registration No. 44,725; Neil R. Jetter, Registration No. 46,803; Larry G. Brown, Registration No. 45,834; Kevin T. Cuenot, Registration No. 46,283; Pablo Meles, Registration No. 33,739; Raynardo K. Whitty, Registration No. 47,176; Barbara S. Kitchell, Registration No. 33,928; and Terry Forsythe, Registration No. 47,569.

Send Correspondence to:
Akerman, Senterfitt & Eidson, P.A.
Post Office Box 3188
West Palm Beach, FL 33402-3188

Direct Telephone Calls to: Robert J. Sacco
(561) 653-5000

201	FULL NAME OF INVENTOR	FAMILY NAME BEN-MIZZIAN	FIRST GIVEN NAME MARIA	SECOND GIVEN NAME CRUZ
	RESIDENCE & CITIZENSHIP	CITY BARCELONA	STATE OR COUNTRY SPAIN	COUNTRY OF CITIZENSHIP SPAIN
	POST OFFICE ADDRESS	POST OFFICE ADDRESS AV. DIAGONAL, 325 5° 1ª	CITY BARCELONA	STATE & ZIP CODE/COUNTRY E-08009 SPAIN
202	FULL NAME OF INVENTOR	FAMILY NAME PIANA	FIRST GIVEN NAME PIETRO	SECOND GIVEN NAME PAOLO
	RESIDENCE & CITIZENSHIP	CITY BARCELONA	STATE OR COUNTRY SPAIN	COUNTRY OF CITIZENSHIP ITALY
	POST OFFICE ADDRESS	POST OFFICE ADDRESS AV. DIAGONAL, 325 5° 1ª	CITY BARCELONA	STATE & ZIP CODE/COUNTRY E-08009 SPAIN
203	FULL NAME OF INVENTOR	FAMILY NAME	FIRST GIVEN NAME	SECOND GIVEN NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE & ZIP CODE/COUNTRY

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201	SIGNATURE OF INVENTOR 202	SIGNATURE OF INVENTOR 203
DATE	DATE	DATE

2/PRIS

09/869693
JC18 Rec'd PCT/PTO 03 JUL 2001

1

PROCESS FOR ALLOWING A REAL-TIME ECONOMIC TRANSACTION
BETWEEN TWO PARTIES CONNECTED THROUGH A COMPUTER NETWORK
AND SYSTEM FOR IMPLEMENTING IT.

Field of the invention

5 This invention relates to process for allowing a
real-time economic transaction between two parties
connected through a computer network, one of the parties
being an individual or a company paying a given amount of
money either for a service received or goods purchased
10 through the network or for an another reason and the other
party being an individual or a company collecting the said
amount. The invention also relates to a system for
implementing the said process.

For a simplest wording of this specification,
15 thereafter the paying party shall be the "payer" and the
collecting party, the "payee".

Background of the invention

Each time there is more and more cost-associated
supply and demand of services and goods through computer
20 networks such as for instance, Internet. This means that,
through a computer network of this kind and by means of
related suitable computer equipments, a purchaser can
connect an offerer and receive a service or purchase a
product selected and immediately pay it or agree the
25 payment by means of the payer transmitting the data related
to a banking account or an electronic card associated to
the payer's banking account, so that the payee can manage
the collection of the amount agreed upon by directly having
access to the payer's banking account.

30 With this procedure presently used, the payer sustains
a great risk because on one hand he is left to the mercy of
the payee's higher or lower level of honesty, which is

09/869693-091001

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acquainted with a tag of his banking account, and on the other hand, he is exposed to the risk that when he is being transmitting the said data associated to a banking account through a free access computer network, an unscrupulous individual can capture the said data and fraudulently use them to his/her own profit.

The process of the invention implies the use of "card money", that is to say amounts of money associated to a computer protocol which may be authenticated, stored, managed and transmitted by computer equipments. A typical application of the use of card money is that of cards provided with integrated circuit (referred thereafter as IC cards), popularized with the name of "smart cards". The said cards are well-known and consist in a physical support having standard dimensions on which contact terminals are arranged which can contact related terminals of reading-recording equipments through which a small microchip or data processing microunit (CPU) built in the said support and input and output digital data are transmitted between this later and outside. The said CPU supports a program for authenticating and managing digital data referring to card money and it has available a programmable memory, for example an EEPROM, for their temporary storage. With the said arrangement, an user of the said IC card can load, through a suitable reading-recording device a given amount of card money from an external temporary memory unit, for example from a banking account, to the IC card temporary memory unit and vice versa, that is to say, to unload a selected amount of money from the said card memory unit to an external memory unit, for example, a banking account or collecting terminal at any business or service company. Therefore, it is possible to load and unload given amounts of money to/from the said card and it is typically used for

collecting and paying small every day small monetary transactions involved in modern life.

The document GB 2 308 001 discloses a IC card reading-recording apparatus and a process for operating with an IC card by interacting with another information system. The said process contemplates the possibility of connecting the said reading-recording apparatus to a personal computer for carrying out an economic transaction between the user's IC card and another IC card communicated through a telephone line.

The operative process proposed by this patent always demands the use of a IC card reading-recording device by at least the payer and in the event there exists a money transfer between two parties, that means that the said payer must introduce data related to a payee's IC card, which can be managed by another reading-recording device or by the same, in which case it will have available a second slot for inserting IC cards.

The document WO 92/21110 discloses a system for having access to an individual or an company rendering services through a telephone equipment. Also in this case, an authenticating device is used, such as for example an IC card, for transmitting identifying and/or confidential data from the calling party to the other party rendering the service. In some cases, such as for example for renting goods, in addition to the authenticating device it is foreseen to load the IC card with a preestablished amount of payment, monetary or equivalent units which are successively discounted as related goods are rented.

In both cases it is obvious that there exists between the two parties a transmission of identifying and/or confidential data with above risks that involves.

The application for a patent PCT/ES 97/00302 of this

applicant discloses a portable device for carrying out remote money transactions using an IC card. The said device has an IC card reading-recording device built-in, a standard safety module, a modem and a cable adapted for connecting to the telephone line through a standard connector. This device is useful, for example, for establishing communication through a telephone line with a banking account and proceeding to remotely loading-unloading amounts of card money to or from the IC card.

On the other hand, also telephone devices are known which have a built-in computer, including an alphanumeric keyboard and a tactile screen for access to Internet and videoconferences.

Although the systems disclosed in mentioned patents make possible remote interconnection between two parties for exchanging information, including transactions of card money with IC card support, they do not fully deal with the problems of real-time paying-collecting services received-rendered or goods purchased-sold through Internet without the need of transmission confidential data through the network is required and without one of the parties having access to the banking account or to the other party's authenticating device.

Short exposure of the invention

Therefore, an object of this invention is to provide a process for allowing an economic transaction between a payer and a payee connected through a computer network, by means of which the payer can release, in real time, a given amount of money to the payee and the payee can receive the said given amount at once without at any moment there exists on the side of the payer any transmission at all of data associated to a banking account thereof and, thus, without the payee has at any moment access to the said

banking account and, in general, without the identification of the payer by the payee be required, preventing thus, in addition, the possibility that the said data come into the hands of a third party.

5 To achieve this object, this invention provides a process and a system, the said process comprising following steps:

10 - the payer connecting, from computer means and with a standard program and communication line, the said computer network for having access to the payee's computer means;

15 - the payer communicating the payer's temporary memory means where an amount of money is stored/loaded associated to a digital data consisting in an authentication and validation protocol with the said payer's temporary memory means, the said amount of money having been loaded in the payer's temporary memory means prior to or after the said connection once the amount to be paid is known, by means of transfer from the payer's banking account to a finance company;

20 - electronically transferring, in real time, through the said communication line fully or partly the amount of money stored within the payer's temporary memory means to collecting means associated to the payee's computer means, capable to acknowledge the said authentication and validation protocol, when the payer introduces an order;

25 - the payee loading the said amount of money received in the payee's temporary memory means or transferring it to the payee's banking account in a finance company; and

30 - the payee confirming to the payer the correct reception of the said money transfer by means of an electronic message of agreement sent through the network, which can include other financial or fiscal interesting

data and be printed through conventional printing means.

This system provides several operation modalities as well for the payer as for the payee, the modality selected by one of them being independent from the modality selected by the other party. It is obvious therefore that any match between a modality selected by the payer and a modality selected by the payer is valid.

Let us see first the payer's options.

According to a first feature of the said process, the payer, before connecting the payee through the network, connects a banking account of which he is the holder in a finance company to proceed to load the said temporary memory means an arbitrary amount of card money, estimating the said amount is enough to pay the cost of one or several services or goods he is willing to apply for immediately through the network. Thereafter, he can connect the payer through the network to receive a service or purchase goods he can pay in real time by introducing an order which allows the transfer of the accurate amount of the cost thereof, which is discounted from the amount previously loaded to the payer's temporary memory means.

According to a second feature of the said process, the payer first connects the payee through the network for receiving a service or purchasing goods and thereafter he connects his banking account through a second telecommunication line keeping the said first connection with the payee open. When the payer received the information referring to the amount agreed to be paid through the said second line he proceeds to load exactly the said amount from his banking account through the said second line to the payer's temporary memory means, and thereafter he proceeds to send an order which will generate the transmission of the said amount from the said temporary

memory means to the payee's collecting equipment. With this modality, although the payer carries out two connections and keeps them simultaneously open, one with the banking account and the other with the payer, respectively, at no moment the payee has access to the payer's account, but only to the amount loaded in the payer's temporary memory means allowed by him.

The system of the invention foresees the existence of different equipments for implementing the different modalities of the process. For example, the payer has available:

means based on a computer with at least one modem capable to be connected to the said computer network to have access to the payee's computer equipments by means of a standard communication program and in addition he has available, the payer's temporary memory unit, a reading-recording device of the said temporary memory unit and a standard safety module, associated to the said payer's computer. In the event that it is chosen to operate as above keeping two simultaneous connections, a second modem is in addition associated to the payer's equipments for carrying out the said connection through a second telecommunication line or sharing a same line.

The said reading-recording device of the payer's temporary memory unit, the said standard safety module and, optionally, the said second modem, can either be built up in the payer's computer or form part of an external reading-recording unit, communicated with the said payer's computer through a connecting cable by means of a suitable communication protocol, for example, a RS232. Also, the said payer's temporary memory unit can be built in the payer's computer or it can be withdrawable and packtype, in which case the said temporary memory unit is typically

comprised in a standard IC card and the said reading-recording device is a standard IC card reading-recording device, incorporating or not a modem.

As IC cards reading-recording external unit with
5 built-in modem the portable device disclosed in the said application for a patent PCT/ES 97/00302 of this applicant, provided with a connecting cable with the computer added is useful.

10 The operating modalities designed to the payee are similar to those of the payer. Thus, the payee proceeds to load in his own temporary memory means the amount of money received from the payer to his own temporary memory means at same time that the said amount is received. The possibility is also foreseen that the payee connects the
15 banking account he holds for transferring the amount received, which is temporarily loaded in the temporary memory means, to the said banking account once the connection with the payer is finished or to carry out the said transfer during a connection carried out through a
20 second telecommunication line, keeping the first connection with the payer open. In this second case, even the payee's temporary memory means could be omitted directly loading the incoming amount to the payee's banking account.

As in the case of the payer, for the payee the system
25 of this invention foresees computer-based means, temporary memory means and the said temporary memory reading-recording device, as well as a standard safety module. The said reading-recording device of the payee's temporary memory unit, the said standard safety module and optionally
30 the said second modem can either be built in the payee's computer or form part of an external reading-recording unit, communicated with the said payee's computer through a connecting cable by means of a suitable communication

protocol, for example, a RS232. Also, the said payee's temporary memory unit can be built in the payee's computer or it can be withdrawable and packtype, in which case the said temporary memory unit typically consists in a standard IC card and the said reading-recording device is a standard IC card reading-recording device. Also, for the payee the portable device disclosed in the application for a patent PCT/ES 97/00302 of this applicant provided with a suitable connecting cable to the computer would be useful.

Short description of the drawings

A detailed of the invention is given below with reference to the appended drawings, in which:

Fig. 1 is an illustrative diagram of an example of embodiment according to a first modality of this operation, as well for the payer as for the payee;

FIG. 2 is an illustrative diagram of an example of embodiment according to the said first modality of operation;

Fig. 3 is an illustrative diagram of an example of embodiment according to a second modality of operation, as well for the payer as for the payee; and

Fig. 4 is an illustrative diagram of another example of embodiment according to the said second modality of operation.

Detailed description of the examples of embodiment

Before considering the details, it must be pointed out that, as it was said before, the modality of operation selected by the payer is independent of the modality of operation selected by the payee. Therefore, any match between one of the ways of operation for the payer with one of the way of operation for the payee is valid, despite the fact the in the drawings only four of the many possible matches have been shown.

Referring first to Fig. 1, a computer 1 of the payer is connected through a computer network by means of a telecommunication line 5 to the payee's computer 2. The payer's IC card reading-recording device 3 is connected by a connecting cable 6 to the payer's computer 1 while the payee's IC cards 60 reading-recording device 4 is connected by means of a connecting cable 7 to the payee's computer 2. As well the payer's computer 1 as the payee's computer 2 have available corresponding standard modem and communication program for interconnecting each other through the computer line, the said conventional equipments being mostly domestic PC.

IC cards 50, 60 are cards which include an integrated circuit comprising a microprocessor, a temporary memory unit for temporarily storing digital data and a program for managing the said data. IC cards 50, 60 includes, on their surface, terminals which can contact related terminals of the reading-recording devices for transferring data to each other. As well the sizes of the card as the sizes of the terminals located on this later are standardized according to the standard "Smart Card" ISO 7816 (with asynchronous protocol ISO 7816/3) and are generally used throughout the world while the reading-recording devices are adapted to the said standardized sizes.

With the arrangement of Fig. 1, the payer has available an IC card 50 in the temporary memory 10 of which an amount of card money estimated enough for paying a service or goods sought to be ordered through the network is stored. The said amount was previously loaded through any of the conventional procedures well-known by the user of that kind of cards. During a later connection between the payer and the payee through the said computer line, the payee communicates to the payer an amount to be paid for a

service received or to be received or for goods purchased or to be purchased. At that moment, the payer introduces an order which validates through the payer's computer 1, the transfer of the said amount from the payer's IC card 50 temporary memory means 10, by means of the payer's reading-recording device 3, to the payee's computer 2, which in this example, would order the load of the said amount to a related temporary memory 20 of the payee's IC card 60 by means of the payee's reading-recording device 4. After the safe reception of the amount agreed upon, the payee releases the payer an electronic message of agreement through the network, which can include other data of financial or fiscal interest (in which case the payer has to transfer an identity authentication) and be printed by the payer with conventional printing means. At this point, the connection between the payer and the payee can be cancelled. Later on, the payee could transfer the card money from his IC card 50 to a different destination, using any of the said conventional and well-known procedures.

The example illustrated in Fig. 2 allows to operate in a way identical to that of Fig. 1. The difference stands in the fact that in this case, the respective payer's and payee's IC card reading-recording devices 50, 60 including safety modules are respectively built in the payer's computer 1 and in the payee's computer 2, which in addition will be provided with respective slots for inserting IC card.

Now referring to Fig. 3, as up to now the payer's computer 1 is connected through the computer network by means of the telecommunication line 5 to the payee's computer 2. Also, the payer's IC card 50 reading-recording device 30 is connected by a connecting cable 6 to the payer's computer 1 while the payee's IC card 40 reading-

recording device is connected by means of a connecting cable 7 to the payer's computer 2, but in this case, the payer's reading-recording device 30 includes a modem and is connected through a second telecommunication line 8 to the payer's banking account 11 in a finance company 12, and in same way, the payer's reading-recording device 40 includes a modem and is connected through a second telecommunication line 9 to the payer's banking account 21 in a finance company 22. The reading-recording devices 30, 40 can be as those disclosed in the said application of patent PCT/ES 97/00302 but with related connections 6, 7 to the payer and payee computers 1, 2, respectively.

The said arrangement, in addition to allow an embodiment identical to the one disclosed as reference in Figs. 1 and 2, allows a new embodiment which is as exposed below. First the communication between the payer and the payee is established in above disclosed conventional way, without the payer having to necessarily dispose of any amount of money loaded in the temporary memory 10 of his IC card 50. At the moment when the payer receives the information relative to the amount he must pay the payee, the payer establishes a second connection through a second line 8 with his banking account 11, keeping the communication with the payee open through the first line 5. Then, the payer orders the transfer of the accurate amount to be paid from his banking account 11 to the temporary memory 10 of his IC card 50. At that moment, the payer may cancel the connection through the second line 8 with his banking account. Thereafter, the payer orders the transfer of the amount stored in memory 10 of his IC card 50 to the payee's computer 2, which can order to load the said incoming amount to related temporary memory 20 of his IC card 60, or even to load it directly to his banking account

through a connection by means of related second line 9.

With the example of embodiment illustrated in Fig. 4, same embodiment is allowed as in the example of Fig. 3. The difference stands in the fact that in this case, instead of the temporary memories 10, 20 and remaining electronic elements of respective payer's and payee's IC cards 50, 60, respective computers 1, 2 incorporate related specific temporary memory units built in them and related management programs, as well as related reading-recording devices, safety modules and respective second modems, instead of the respective external reading-recording devices 30, 40. In this case, no standardized withdrawable portable IC cards or reading-recording devices thereof are used.

In the embodiment illustrated in the examples of embodiment of Fig. 3 and 4, there exists a communication route between the payer's computer 1 and a banking account 11 he holds in a banking institution 12 and/or a communication route between the payer's computer 2 and a banking account 21 he holds in a banking institution 22, but in no case there exists the possibility the payee has an access to the payer's banking account or vice versa, nor transmission of confidential information referring to the said accounts through the network.

In above disclosed embodiments which foresee a simultaneous double connection by means of two modems, the said double connection, instead of being carried out using two telecommunication lines, can be carried out through a same line using a device making them compatible.

A man of the art could introduce multiple variations in above process and system without being beyond the scope of this invention which is defined by appended claims.

CLAIMS

1.- Process for allowing an economic transaction in real time between two parties connected through a computer network, one of the parties being an individual or company paying a given amount of money either for a service received or goods purchased through the network or any other reason and the other party being an individual or a company collecting the said amount, the said process comprising following steps:

- the payer connecting, from computer means and by means of a standard program and communication line, the said computer network for having access to the payee's computer means (2);

- the payer communicating the payer's temporary memory means (10) where an amount of money is stored/loaded associated to a digital information consisting in an authentication and validation protocol with the said communication program, the said amount of money loaded in the said payer's temporary memory means (10) before or after the said connection once the amount to be paid is known, by means of transfer from the payer's banking account (11) in a finance company (12);

- electronically transferring, in real time, through the said communication line (5) fully or partly the amount of money stored within the payer's temporary memory means (10) to collecting means associated to the payee's computer means (2), capable to acknowledge the said authentication and validation protocol, after the payer introduced an order; and

- the payee confirming the correct reception of the said money transfer to the payer by means of an electronic message of agreement sent through the network, which can include other financial or fiscal interesting data and to

be printed through conventional printing means.

2.- Process, according to claim 1, characterized in that it comprises in addition the step of the payee loading the said amount of money received in the payee's temporary memory means (20) or transferring it to the payee's banking account (21) in a finance company (22).

3.- Process, according to claim 1, characterized in that the said money electronic load from the said payer's banking account (11) to the payer's temporary memory means (10) is remotely carried out by means of a connection through a second telecommunication line (8), using means built in the payer's computer means (1).

4.- Process, according to claim 3, characterized in that said money electronic loading operation is carried out either at any moment before the connection through the network with the payee's computer means (2) or after the said connection and keeping the said connection open.

5.- Process, according to claim 1, characterized in that the said money electronic loading operation from the said payer's banking account (11) to the said payer's temporary memory means (10) is carried out by means independent from the payer's computers means (1).

6.- Process, according to claim 5, characterized in that the said independent means for electronically loading the money are remotely loading means (30) capable of being connected to the said payer's banking account (11) through a telecommunication line (8).

7.- Process, according to claim 5 or 6, characterized in that the said money electronic loading is carried out at any moment before the connecting through the network with the payee's computer equipments (2).

8.- Process, according to the claim 6, characterized in that the said remote loading means (30) are communicated

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5 9.- Process, according to claim 2, characterized in that the said loading of the amount of money received in the payee temporary memory means (20) is carried out either with means built in the payee computer means (2) or with independent loading means (4, 40) connected to them.

11.- Process, according to claim 2, characterized in that the said electronic transfer of the amount of money received by the payee to the payee's banking account (21) is carried out using means provided with a second modem, built in the payee's computer means (2) or external to them, by means of a simultaneous connection with the payee's banking account (21) through a second telecommunication line (9).

30 - means based on the payer's computer (1) with at least one modem capable to be connected to the said computer network to have access to the payee's computer equipments (2) by means of a standard communication program;

5 - means based on the payee's computer (2) with at least one modem capable to be connected to the said computer network to have access to the payer's computer equipments (1) by means of a standard communication program;

10 13.- System, according to claim 12, characterized in that the said reading-recording device of the payer's temporary memory unit and the said standard module are integrated in the payer's computer (1).

14.- System according to claim 13, characterized in that the payer's computer (1) comprises in addition a second modem built in it for connecting with the payer's banking account (11) in a finance company (12) through a telecommunication line (8) before the said connection between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) or thereafter and keeping it open.

15.- System according to claim 12, characterized in that the said reading-recording device of the payer's temporary memory unit, and the said standard safety module form part of an external reading-recording unit (3, 30) communicated with the payer's computer (1) through a connecting cable (6).

16.- System, according to claim 15, characterized in that the said external reading-recording unit (30) comprises in addition, a modem built in it for connecting to the payer's banking account (11) in a finance company (10) through a telecommunication line (8) before the said connection between the payer's computer (1) and the payee's

computer (2) through another telecommunication line (5), or thereafter and keeping it open.

17.- System, according to any of the claims 13 to 16, characterized in that the payer's temporary memory unit
5 (10) is withdrawable and packtype.

18.- System according to the claim 17, characterized in that the said withdrawable temporary memory unit (10) is comprised in a standard card provided with integrated circuit (IC card) (50) and the said reading-recording device
10 is a standard IC card reading-recording device (50).

19.- System, according to claim 13 or 14, characterized in that the said temporary memory unit is built in the payer's computer (1).

20.- System, according to claim 12, characterized in that it comprises, in addition, the payee's temporary memory unit (20), a reading-recording device (4, 40) of the said temporary memory unit and a standard safety module, associated to the payee's computer (2).
15

21.- System, according to claim 20, characterized in that the said reading-recording device of the payee's temporary memory unit and the said standard safety module are integrated in the payee's computer (2).
20

22.- System, according to claim 21, characterized in that the said reading-recording device of the payee's temporary memory unit and the said standard safety module, form part of an external reading-recording unit (4, 40) communicated with the payee's computer (2) through a connecting cable (7).
25

23.- System, according to claim 22, characterized in that the payee's computer (2) comprises, in addition, a second modem built in same for connecting the said reading-recording device to the payee's banking account (21) in a finance company (22) through a telecommunication line (9)
30

FOOTNOTES 09100

after the said connection between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) and keeping the said connection open or when this later is finished.

5 24.- System, according to claim 22, characterized in that the payee's external reading-recording unit (40) comprises in addition a second modem built in it for connecting to the payee's banking account (21) in a finance company (22) through a telecommunication line (9) after the
10 said communication between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) and keeping the said connection open or when this later is finished.

15 25.- System, according to any of the claims 20 to 24, characterized in that the payer's temporary memory unit (20) is withdrawable and packtype.

20 26.- System, according to claim 25, characterized in that the said withdrawable temporary memory unit (20) is comprised in a standard card provided with an integrated circuit (IC card) (60), and the said reading-recording device is a standard IC card reading-recording device (60).

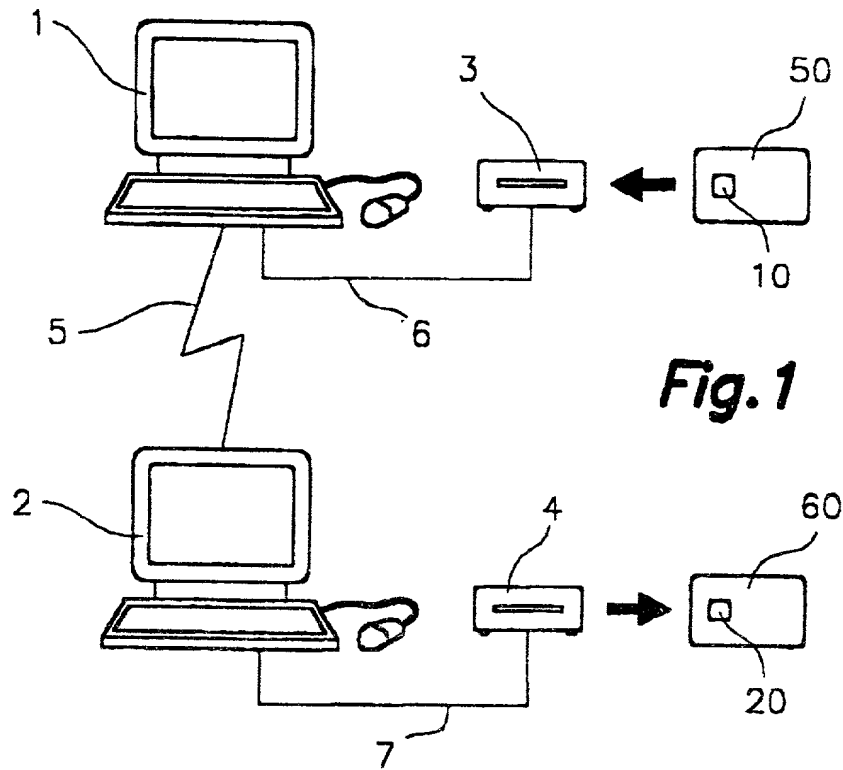
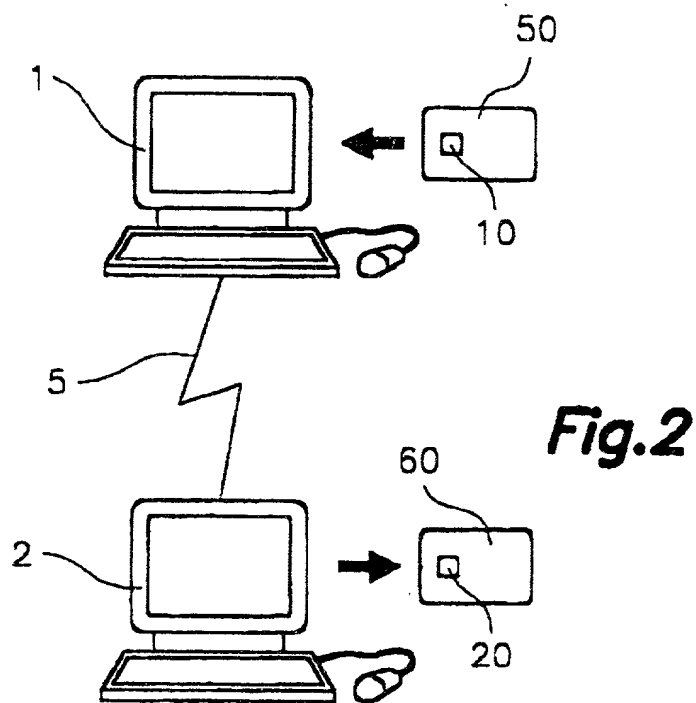
25 27.- System, according to claim 21, characterized in that the said temporary memory unit (20) is also built in the payee's computer (2).

30 28.- System, according to claim 12, characterized in that the payee's computer (2) comprises in addition a second modem built in it for connecting with the payee's banking account (21) in a finance company (22) through a telecommunication line (9) after the said connection between the payer's computer (1) and the payee's computer (2) through another telecommunication line (5) and keeping the said connection open for directly transferring the said amount of money incoming to the said banking account (21).

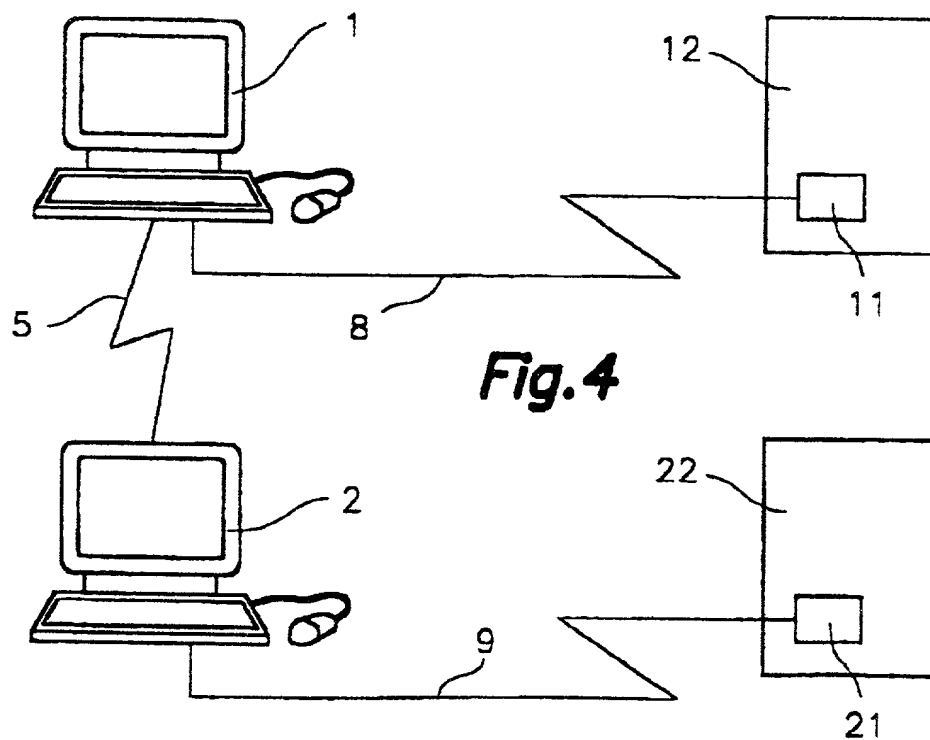
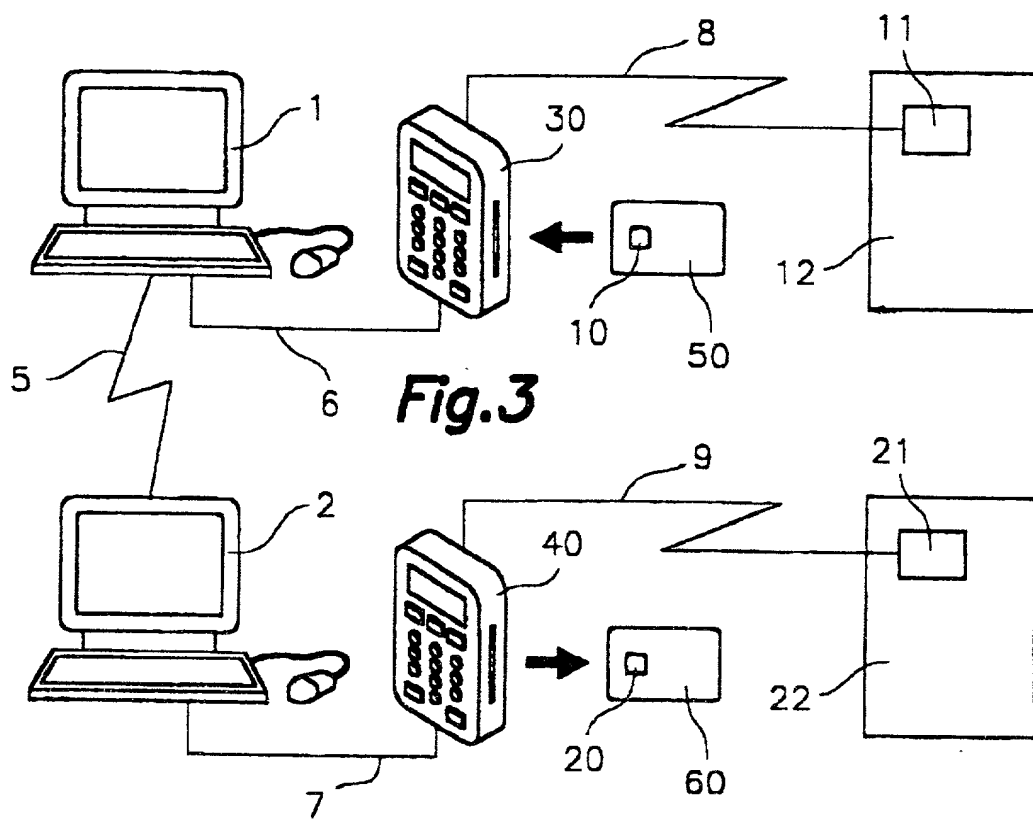
ABSTRACT

Method for effecting a financial transaction in real time between two parts which are connected through a computer network, and system for its implementation, comprising the following steps: the payer establishes, through computer means (1) and a communication line (5) and a program, a connection with said computer network in order to access computer means (2) of the payee; the payer connects a temporary memory (10) which stores an amount of money associated to a digital information with said program and line; all or part of the amount of money is electronically transferred in real time by said line (5) from the memory to cashing means which are associated to the computer means (2) of the payee; and the payee confirms to the payer the reception of said money transfer by sending an electronic message of conformity through the network.

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**Fig. 1****Fig. 2**

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US

COMBINED DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

(Includes Reference to PCT International Applications)

ATTORNEY DOCKET NUMBER

8050-9

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME, BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

the specification of which (check only one item below):

☐ is attached hereto.

☐ was filed as U.S. Patent Application Serial Number _
on _
as amended on _ (if applicable).

☒ was filed as a PCT international application number PCT/ES98/00336 on December 10, 1998, as amended under PCT Article 19 on _ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the applications for which priority is claimed:

PRIOR FOREIGN PATENT APPLICATION(S) AND ANY PRIORITY CLAIMED UNDER 35 U.S.C. §119:

COUNTRY (If PCT Indicate PCT)	APPLICATION NUMBER	DATE OF FILING (Day, Month, Year)	PRIORITY CLAIMED UNDER 35 USC 119
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

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(Includes Reference to PCT International Applications)

ATTORNEY DOCKET NUMBER

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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or PCT International application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations §1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application.

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. 120:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NUMBER	U.S. FILING DATE	PATENTED	ABANDONED	PENDING

PCT APPLICATIONS DESIGNATING THE U.S.			
PCT APPLICATION NUMBER	PCT FILING DATE	U.S. SERIAL NUMBERS	
PCT/ES98/00336	DECEMBER 10, 1998		

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith: J. Rodman Steele, Jr., Registration No. 25,931; Gregory A. Nelson, Registration No. 30,577; Joseph W. Bain, Registration No. 34,290; Robert J. Sacco, Registration No. 35,667; Mark D. Passler, Registration No. 40,764; Stanley A. Kim, Registration No. 42,730; Steven M. Greenberg, Registration No. 44,725; Neil R. Jetter, Registration No. 46,803; Larry G. Brown, Registration No. 45,834; Kevin T. Cuenot, Registration No. 46,283; Pablo Meles, Registration No. 33,739; Raynaldo K. Whitty, Registration No. 47,176; Barbara S. Kitchell, Registration No. 33,928; and Terry Forsythe, Registration No. 47,589.

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	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE & ZIP CODE/COUNTRY
202	FULL NAME OF INVENTOR	FAMILY NAME	FIRST GIVEN NAME	SECOND GIVEN NAME
	RESIDENCE & CITIZENSHIP	CITY	STATE OR COUNTRY	COUNTRY OF CITIZENSHIP
	POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE & ZIP CODE/COUNTRY
203	FULL NAME OF INVENTOR	FAMILY NAME	FIRST GIVEN NAME	SECOND GIVEN NAME
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

SIGNATURE OF INVENTOR 201	SIGNATURE OF INVENTOR 202	SIGNATURE OF INVENTOR 203
DATE 6-7-2001	DATE 6-7-2001	DATE

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